

EXHIBIT A



PHILLIPS & COHEN
ASSOCIATES, LTD.

1002 Justison Street
Wilmington, DE 19801
PH 866-504-1701; TTY Dial 711
Email: mail@phillips-cohen.com
Office Hours: M - Th: 8am - 9pm; Fri.: 8am - 6pm; Sat: 8am - 12pm EST

September 11, 2018

JERRY BLANTON
[REDACTED]

Our Client/ Your Creditor: Barclays Bank Delaware
Client account number: 9369
Balance: \$29,344.06
Regarding: Wyndham Rewards Visa Card

PCA Reference Number: [REDACTED] 0959
Settlement Amount: \$13,204.83

To JERRY BLANTON:

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for Barclays Bank Delaware. We have been authorized to reduce the balance on the above referenced account to \$13,204.83 in accordance with the payment schedule below.

AMOUNT	DATE	AMOUNT	DATE
***\$550.20	09/28/2018	***\$550.20	10/28/2018
***\$550.20	11/28/2018	***\$550.20	12/28/2018
***\$550.20	01/28/2019	***\$550.20	02/28/2019
***\$550.20	03/28/2019	***\$550.20	04/28/2019
***\$550.20	05/28/2019	***\$550.20	06/28/2019
***\$550.20	07/28/2019	***\$550.20	08/28/2019
***\$550.20	09/28/2019	***\$550.20	10/28/2019
***\$550.20	11/28/2019	***\$550.20	12/28/2019
***\$550.20	01/28/2020	***\$550.20	02/28/2020
***\$550.20	03/28/2020	***\$550.20	04/28/2020
***\$550.20	05/28/2020	***\$550.20	06/28/2020
***\$550.20	07/28/2020	***\$550.23	08/28/2020

You agree to make each payment by Check by phone.

This letter is contingent on the clearance of all payments made towards the settlement. If any payments made as part of the settlement fail to clear, this agreement will be null and void. Upon receipt of your final settlement payment, plus a 15 day waiting period to validate funds, Barclays Bank Delaware will consider your account settled for less than the full balance and will send an update to the consumer reporting agencies reflecting such settlement. Please allow up to 60 days for the information to be updated and appear on your credit report. Barclays Bank Delaware is not affiliated with the consumer reporting agencies and does not control when the consumer reporting agencies actually make the update.

This settlement may have tax consequences. If you are uncertain of the tax consequences, consult a tax advisor.

Thank you for your commitment to resolving this obligation.

Sincerely, *Crystal Dixon*
Phillips & Cohen Associates, Ltd.